

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
FERRARA, VIRGINIA	§	Case No. 07-40249
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/CHRISTOPHER J. MOSER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 07-40249 BTR Judge: BRENDA T. RHOADES
Case Name: FERRARA, VIRGINIA

Trustee Name: CHRISTOPHER J. MOSER

Date Filed (f) or Converted (c): 02/07/07 (f)

341(a) Meeting Date: 03/02/07

Claims Bar Date: 06/13/07

For Period Ending: 06/01/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2006 Tax Refund	2,500.00	3,752.00		3,752.00	FA
2. FINANCIAL ACCOUNTS	200.00	1,300.00		1,300.00	FA
3. 4257 HARVEST HILL, CARROLLTON, TX Debtor Claimed 100% Exemption on Schedule C	170,000.00	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	2,450.00	0.00	DA	0.00	FA
5. BOOKS/COLLECTIBLES Debtor Claimed 100% Exemption on Schedule C	1,325.00	0.00	DA	0.00	FA
6. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	400.00	0.00	DA	0.00	FA
7. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	225.00	0.00	DA	0.00	FA
8. FIREARMS AND HOBBY EQUIPMENT Debtor Claimed 100% Exemption on Schedule C	250.00	0.00	DA	0.00	FA
9. RETIREMENT PLANS Debtor Claimed 100% Exemption on Schedule C	10,000.00	0.00	DA	0.00	FA
10. 1998 LEXUS GS300 Debtor Claimed 100% Exemption on Schedule C	7,000.00	0.00	DA	0.00	FA
11. CASH	0.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		32.74	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$194,350.00	\$5,052.00	\$5,084.74	\$0.00
				(Total Dollar Amount in Column 6)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 07-40249 BTR Judge: BRENDA T. RHOADES
Case Name: FERRARA, VIRGINIA

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 02/07/07 (f)
341(a) Meeting Date: 03/02/07
Claims Bar Date: 06/13/07

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

On July 31, 2007, Agreed Order on Trustee's Motion to Obtain Turnover of Property of the Estate was entered, item # 2.

Initial Projected Date of Final Report (TFR): 10/31/08 Current Projected Date of Final Report (TFR): 06/01/11

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 07-40249 -BTR
Case Name: FERRARA, VIRGINIA

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0446 BofA - Money Market Account

Taxpayer ID No: *****4754
For Period Ending: 06/01/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
05/10/07	1	UNITED STATES TREASURY 2006 TAX REFUND	2006 TAX REFUND	1124-000	3,752.00		3,752.00
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.85		3,753.85
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	3.08		3,756.93
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	3.19		3,760.12
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	3.19		3,763.31
09/14/07	2	GINA FERRARA 4257 HARVEST HILL RD CARROLLTON, TX 75010	BANK BALANCE	1129-000	130.00		3,893.31
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	2.42		3,895.73
10/16/07	2	VIRGINIA FERRARA 4257 HARVEST HILL RD CARROLLTON, TX 75010	Bank Balance	1129-000	130.00		4,025.73
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	2.53		4,028.26
11/16/07	2	GINA FERRARA 4257 HARVEST HILL RD. CARROLLTON, TX 75010	BANK BALANCE	1129-000	130.00		4,158.26
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	2.18		4,160.44
12/17/07	2	GINA FERRARA 4257 HARVEST HILL RD CARROLLTON, TX 75010	BANK BALANCE	1129-000	130.00		4,290.44
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	2.01		4,292.45
01/22/08	2	GINA FERRARA 4257 HARVEST HILL RD CARROLLTON, TX 75010	BANK BALANCE	1129-000	130.00		4,422.45
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	1.71		4,424.16
02/20/08	2	GINA FERRARA 4257 HARVEST HILL RD	BANK BALANCE	1129-000	130.00		4,554.16

Page Subtotals 4,554.16 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 07-40249 -BTR
Case Name: FERRARA, VIRGINIA

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0446 BofA - Money Market Account

Taxpayer ID No: *****4754
For Period Ending: 06/01/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/29/08	INT	CARROLLTON, TX 75010	Interest Rate 0.300	1270-000	1.06		4,555.22
03/18/08	2	BANK OF AMERICA, N.A.	BANK BALANCE	1129-000	200.00		4,755.22
		GINA FERRARA					
		4257 HARVEST HILL RD.					
		CARROLLTON, TX 75010					
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.09		4,756.31
04/16/08	2	GINA FERRARA	BANK BALANCE	1129-000	160.00		4,916.31
		4257 HARVEST HILL RD					
		CARROLLTON, TX 75010					
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.99		4,917.30
05/08/08	2	VIRGINIA FERRARA	BANK BALANCE	1129-000	160.00		5,077.30
		4257 HARVEST HILL RD					
		CARROLLTON, TX 75010					
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.64		5,077.94
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.63		5,078.57
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.65		5,079.22
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.64		5,079.86
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.63		5,080.49
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.49		5,080.98
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.41		5,081.39
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.26		5,081.65
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,081.69
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,081.73
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,081.77
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		5,081.88
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		5,082.00
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,082.13
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,082.26
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,082.39

Page Subtotals 528.23 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 07-40249 -BTR
Case Name: FERRARA, VIRGINIA

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0446 BofA - Money Market Account

Taxpayer ID No: *****4754
For Period Ending: 06/01/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,082.52
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,082.65
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,082.78
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,082.91
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		5,083.03
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		5,083.15
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,083.29
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,083.42
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,083.55
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,083.68
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,083.81
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,083.94
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,084.07
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		5,084.19
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,084.32
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,084.45
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,084.58
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,084.62
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,084.66
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,084.70
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,084.74
06/01/11		Transfer to Acct #*****0590	Final Posting Transfer	9999-000		5,084.74	0.00

Page Subtotals 2.35 5,084.74

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 07-40249 -BTR
Case Name: FERRARA, VIRGINIA

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0446 BofA - Money Market Account

Taxpayer ID No: *****4754
For Period Ending: 06/01/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					5,084.74	5,084.74	0.00
Less: Bank Transfers/CD's					0.00	5,084.74	
Subtotal					5,084.74	0.00	
Less: Payments to Debtors						0.00	
Net					5,084.74	0.00	

Page Subtotals 0.00 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 5
Exhibit B

Case No: 07-40249 -BTR
Case Name: FERRARA, VIRGINIA

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0590 BofA - Checking Account

Taxpayer ID No: *****4754
For Period Ending: 06/01/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/01/11		Transfer from Acct #*****0446	BALANCE FORWARD Transfer In From MMA Account	9999-000	5,084.74		0.00 5,084.74

COLUMN TOTALS	5,084.74	0.00	5,084.74
Less: Bank Transfers/CD's	5,084.74	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	BofA - Money Market Account - *****0446	5,084.74	0.00	0.00
	BofA - Checking Account - *****0590	0.00	0.00	5,084.74
		5,084.74	0.00	5,084.74
		(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 5,084.74 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number:	07-40249	Page 1			Date: June 01, 2011	
Debtor Name:	FERRARA, VIRGINIA	Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Choate USA PO Box 118114 Carrollton, TX 75011	Unsecured		\$438.80	\$0.00	\$438.80
000002 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$12,909.61	\$0.00	\$12,909.61
Case Totals:				\$13,348.41	\$0.00	\$13,348.41
Code #: Trustee's Claim Number, Priority Code, Claim Type						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-40249

Case Name: FERRARA, VIRGINIA

Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: CHRISTOPHER J. MOSER	\$	\$	\$
Trustee Expenses: CHRISTOPHER J. MOSER	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Choate USA	\$ _____	\$ _____	\$ _____
000002	FIA Card Services, NA/Bank of America	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE